

GUIDELINES FOR RAPID ASSESSMENT

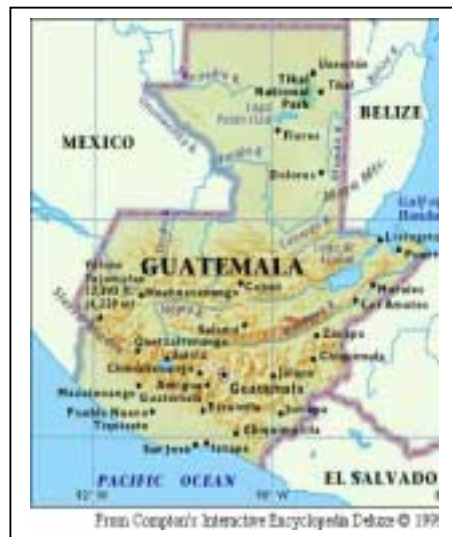
USAID/G-CAP - AGIL



Rapid Assessment Guide

USAID/G-CAP & AGIL

Rapid Assessment Guide



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Table of Contents

SECTION 1	
Cover Sheet	1
SECTION 2	
General Information	2
SECTION 3	
Present Situation	3
SECTION 4	
Future Plans	5
SECTION 5	
Attachments	6

Cover Sheet

General Information of the Microfinance Intermediary

Institution: Name Address Telephone Number: Fax Number: E-Mail Address:		Key Contact Names: President of the Board: Executive Director: Senior Management:	
Institutional Profile (In Quetzales)			
Description	Previous Year	Last Year	
Outstanding Portfolio			
Number of Active Clients			
Women			
Men			
Portfolio in Arrears > 30 days			
Clients/Credit Officer			
Operating Costs/Avg. Portfolio			
Interest Rate Charged			
Financial Sustainability			

GENERAL INFORMATION

Information on the Formal Structure of the Institution

INSTITUTIONAL BACKGROUND

- Type of Institution: (Savings & Loan Cooperative, NGOs, Commercial Company, etc.)
- Legal Registration Date:
- Operation Permit (Personería Jurídica):
- Composition of the Board of Directors:
- Number of Months To Be Served on the Board After Elected:
- Location of Main Office and Branches:

VISION & MISSION

- What is the Vision and Mission of the financial intermediary? List the Principle Activities.
- Does Organization have a Business Plan?
- Does the Business Plan have Financial Targets and Indicators?
- Is the Business Plan Approved by the Board of Directors?
- Does the Board of Directors Monitor the Targets and Indicators?



PRESENT SITUATION

Information on the Actual Status of the Institution

MARKET

- Who are the main clients of the financial intermediary?
- How many active clients does the intermediary have?
- How many clients are women?
- What financial product does the financial intermediary offer?
- Who is the main competition for this financial intermediary?
- What is the size of the outstanding portfolio?
- What is the price structure of the financial products (rates and fees charged to borrowers or paid to depositors)?
- How does the pricing of its products compare to its competitors?
 - Higher _____
 - Lower _____
 - About the Same _____
- What loan methodologies does the financial intermediary use?
 - Village Banking _____
 - Solidarity Lending _____
 - Individual Lending _____
- What are the principle loan characteristics? Working capital, fixed asset financing, loan term, etc.



FINANCIAL REPORTS AND PERFORMANCE

- Does the organization work with a yearly budget and work plan?
- Is the budget reviewed during the year with the Board of Directors? How often?
- Does the organization have up-to-date financial reports?
- Does the organization have a management information system in place?
- Does the organization have the loans adequately registered with proper documentation?
- Does the organization have financial indicators and targets?

- Does the organization produce aging report of loans in arrears?
- Does the organization have adequate loan loss reserves?
- What percentage of operating costs is covered by income generated from interest and fees?
- What is the financial self-sufficiency level of the organization?
- Does the organization have external sources of financing or grants? From what organization?

OPERATIONAL EFFICIENCY



- How many active borrowers are there per credit officer?
- What is the average portfolio managed per credit officer?
- Do credit officers have yearly targets?
- What are the geographical areas covered by the program?
- Does the institution have a training plan for its personnel?
- Does the institution have an incentive plan for personnel performance?

CREDIT ADMINISTRATION

- Does the financial intermediary have a credit manual that describes the loan procedures?
- Does the financial intermediary have a credit committee?
- Does the financial intermediary verify the existence of the collateral offered by the borrower?
- Does the financial institution have an investment policy for the excess liquidity?

MANAGEMENT AND PERSONNEL

- Does the financial intermediary have professional staff? In what positions?
- Does the financial intermediary have job descriptions and evaluation procedures for its personnel?
- Is there a training plan for the personnel?
- Does the organization receive external technical assistance?

FUTURE PLANS

State information regarding the future plans of the financial intermediary.

EXPANSION PLANS

- What is the strategy for expansion in terms of outreach and geographic location?
- What new products will be offered?
- Has the organization produced a business plan for its future plans?
- Does the business plan contain targets in terms of number of clients, portfolio, self-sufficiency, etc.?
- Has the plan been approved by the Board of Directors?
- Why should AGIL support this organization?
- How much technical assistance is needed to upgrade this institution?
- Do we have the technical and financial resources to work with this financial intermediary?
- What strategic alliances are necessary for success?



ATTACHMENTS

Please attach the following documents if possible

DOCUMENTS

- Financial Statements (Balance Sheet, Income Statement and Cash Flow).
- Portfolio Report (Loan in Arrears by Age)
- Financial Ratios
- Legal Registration (Personería Jurídica)
- Composition of Board of Directors
- Organizational Chart and Names of Principle Executives

